

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

In Re:  
Byron Earl Walker

§  
§ Case No.: 25-40278-mxm13  
§ Chapter No.: 13  
§  
Debtor(s)

**NOTICE OF REQUIREMENT TO FILE A CERTIFICATE OF COMPLETION FOR  
COURSE IN PERSONAL FINANCIAL MANAGEMENT**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 13 (11 USC § 1328). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must file a certificate of course completion issued by the provider, as described in 11 U.S.C. § 111.\*

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that a certificate of course completion issued by the provider must be filed before a discharge can be entered. The certificate of course completion must be filed no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under § 1328(b) of the Code.

Failure to file the certificate of course completion will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certificate of course completion, the debtor(s) must pay the full reopening fee due for filing the motion.

DATED: 4/28/25

FOR THE COURT:

Stephen J Manz, Clerk of Court

*\*NOTE: A certificate of course completion issued by the provider must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Rule 1007(b)(7).*

In re:  
Byron Earl Walker  
Debtor

Case No. 25-40278-mxm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0539-4  
Date Rcvd: Apr 29, 2025

User: admin  
Form ID: BTXN176

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db	+ Byron Earl Walker, 1206 Delmarva Ct, Granbury, TX 76048-4372

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

Name	Email Address
Camille Stecker	on behalf of Creditor Hood CAD Camille.Stecker@lgbs.com Eva.Parker@lgbs.com;Sean.french@lgbs.com;Alexis.Hall@lgbs.com;Dallas.Bankruptcy@lgbs.com
Clayton Everett	on behalf of Debtor Byron Earl Walker clayton@norredlaw.com
Matthew Thomas Taplett	on behalf of Creditor PlainsCapital Bank mtaplett@popehardwicke.com
Pam Bassel	fwch13cmecf@fwch13.com
Pam Bassel	on behalf of Trustee Pam Bassel fwch13cmecf@fwch13.com
Stephen Wilcox	on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC kraudry@wilcoxlaw.net,

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Date Rcvd: Apr 29, 2025

Form ID: BTXN176

Total Noticed: 1

swilcoxndtx@wilcoxlaw.net;krw77@sbcglobal.net;kraudry@ecf.inforuptcy.com

United States Trustee

ustpreion06.da.ecf@usdoj.gov

Warren V. Norred

on behalf of Debtor Byron Earl Walker warren@norredlaw.com  
anorred@norredlaw.com;angela@norredlaw.com;clayton@norredlaw.com;norredbk@gmail.com;norredlawpllc@jubileebk.net

TOTAL: 8